THE MINISTER OF STATE, IN 'THE MNISTRY OF FINANCE (SHRI JANAKDHAN POOJARI): (a) and (b) The risk -of certaia debtjf going bad is inherent in the nature of operations of banks. Commercial Banks including all nationalised banks make provision every year out of their annual income for meeting their liability towards bad and doubtful debts to the satisfaction of their statutory auditors and write off the debts which are considered by their management as ultimately unrecoverable from out of the provisions so made. These amounts are written off only after all avenues of recovery are exhausted. According to the forms of Balance Sheet and Profit and Loss Account prescribed in the Third -Schedule of the Banking Regulation Act, 1949 which all banks are required to follow strictly, the banks are given statutory protection from disclosing. the quantum of particulars of bad and doubtful debts for which the provision is made to the satisfaction of their auditors.

The advances usually turn bad due 'to certain internal as well as external factors such as, inadequatt -or improper management of the unit, diversion of funds, mis-management, lack of adequate technical know-how *on* the part of the entrepreneur, insufficient or interrupted power supply, non-availity of raw material, inadequate marketing arrangements, escalation in the cost of plant and machinery, floods , and droughts etc.

(e) and (d) Banks are required to undertake pre-sanction appraisal before a loan is granted and is also required to effectively monitor an advance once it is granted Government and Reserve Bank of India have been impressing upon banks the need to strengthen the machinery for credit appraisal and for exercising effective supervision and control over the advances *to* ensure proper end-use of funds lent. Whenever write-off are sanctioned, the authority sanctioning the write off. also looks into the lapses if any on the part of staff In the matter of credit appraisal as also monitoring of the advances, and suitable action is taken against officials who are found to be responsible for the lapses.

RBI has also advised the banks in November 1986 to introduce a comprehensive and uniform grading system to indicate the health of individual advances and accordingly classify them in various distinct categories. This is expected to facilitate close monitoring of sticky advances by banks and eventually reduce the in-cidence of bad debts.

(e) The present data collecting system does not yield such information.

Implementation of recommendations of the Review Committee of the CSIR

215. SHRI KRISHNA KUMAR BIRLA Will the PRIME MINISTER be pleased to refer to answer to Un-. starred Question 2003 given in the Rajya Sabha on the 12th March 1987 and state:

(a) whether the. Committee of Secretaries and CSIR have since considered the recommendations' of the Review Committee of the CSIR made in its report since submitted to Government; if so, what are the details in this regard*

(b) whether the D. G., CSIR and Co-directors of various CSIR Laboratories have threatened to resign in the ex tent of the implementation. of the recommendations of the Review Com mittee; and

(c) if so, what is Government's reaction in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF SCIENCE AND TECHNOLOGY AND THE MINISTER OF 'STATE IN THE DEPARTMENTS OF OCEAN DEVELOPMENT, ATOMIC ENERGY ELECTRONICS AND SPACE (a) No. Sir. The recommen-

dations of Review Committee are still under consideration of the Government. It has since been decided to defer consideration by Committee of Secretaries till the matter is examined by Science Advisory Council to the Prime Minister.

(b) and (c) No, Sir. Government have not received any such threats. However, Government axe aware of the views of CSIR Laboratory Directors on the recommendations in the Report. Decision on the recommendations will be taken only after full consideration of all relevant aspects.

Conversion of Staff Artists as. Government Servants

216. DR. RATNAKAR PANDEY: Will the Minister of INFORMATION AND BROADCASTING be pleased to state:

(a) whether it is a fact that a large number of Staff Artists regularised as Government, servants w. e. f. 6th March, 1982 and eligible for promotion to higher grades have not yet been given any promotion to various equated, regular programme cadres;

(b) the number of promotions given to such Staff Artists since 6th March, 1982 in. each equated regular programme cadre against their quota, year-wise; and

(c) by when Government propose to grant promotion -to such equated Staff Artists in various equated regular programme grades against the quota earmarked for such converted Sjjaff Artists?

THE MINISTER OF STATE OF THE MINISTRY OF INFORMATION AND BROADCASTING (SHRI AJIT PANJA): (a) Vacancies earmarked for Staff Artists for promotion to the grade of Deputy Director General and Station Director (Ordinary Grade) have already been filled while Departmental Promotion committee for filling vacancies in Station Direc-Opened in 1986 for grade will take place shortly. Vancancies earmarked for Staff Artists in the grade of Assistant Station Director and Programme Executive could not be filled up so far due to certain. administrative constraints, although the vacancies have been kept aside according to their ratio:

(b) Promotions to the regular Programme cadre are to be made in accordance with the Recruitment Rules notified on 23rd October, 1984. The number of promotions given to Staff Artists in the equated categories in the equated categories in the Pro gramme cadre since the notification of these Recruitment Rules is as under: —

	Vacancies earmarked for Staff Artists	Promotions made
Deputy Director General		
Year 1985	1	1
Station Director (Ordinary Grade)		
Year 1985	4	4
Year 1986	3	2*

*One person died before taking over charge

(c) The promotions to various cadres from amongst eligible persons including Staff Artists are done in accordance with the notified Recruitment Rules, against their respective quotas. The Staff Artists declared as Government servants will be obserb-ed in the regular programme cadre at the time of their promotion, depending upon the availability of vacancies in their respective quota.

Schemes to be axed to save Rs. 1000 Crores

217. SHRI ASHWANI KUMAR; SHRI SHANKER SINK VAGHELA;

Will the PRIME MINISTER be pleased to state

(a) whether it is a fact that his